

Certificate Number: 15317-NJ-DE-031231228

Bankruptcy Case Number: 18-21262



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 25, 2018, at 12:09 o'clock PM PDT, Karen Lambert completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 25, 2018 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor